



Docket No 121.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Asani, Karim

Serial No.: 09/523,789 Art Unit: 3624

Filed: March 13, 2000 Examiner: Waslychak, Steven R

For: **METHOD AND SYSTEM FOR SECURE FINANCIAL TRANSACTION IN ELECTRONIC COMMERCE**

Declaration of Karim Asani Pursuant to 37 CFR 1.132

1. I, Karim Asani, am an inventor of the above referenced application. The following response represents my answer to the Office Action of January 14, 2003.
2. I submit this declaration in order to attest that the original intent of the application was to disclose an invention that provides a means and method for secure financial transaction in electronic commerce, wherein the user's personal financial information is separated from the transaction. The use of at least one secure parameter for executing an e-financial transaction as stated in Claim1, is supported in the Summary of Invention, which states the following:

“Specifically, the present invention is novel because it provides an e-trader or buyer much needed to secure options from which to make e-commerce financial transactions without entering their credit card or other personal financial information”.

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The above excerpt shows that it was my original intent to provide a system, wherein the user's personal financial information is separated from the transaction. This purpose is further served by the storage of personal financial information and the I/O device in different databases, which is also disclosed in the original specification.

The cited references differ vastly in the interpretation of Claim 1. The cited references neither make a claim to any such secure parameter or to the protection of sensitive financial information. According to the Summary of Invention from Kolling et al (US 5,920,847), which states the following:

“Participating consumers pay bills to participating billers using a bill payment network where billers are universally identified and for which all participants agree to a set of protocols. The protocols include data exchange and messaging protocols as well as operating regulations which bind and direct the activities of the participant”. Col 11 L 7 to L 14.

Kolling ('847) allows consumers to make their bill payments with little or no added secure parameters. Both personal and sensitive financial information is transmitted via unsecured telephone lines and bill payment network. The argument is further

supported by col 11 L 18-46, which states

“To authorize a remittance, the consumer transmits to its bank or any other party connected to the network, a transaction indicating an amount to pay, the source of the funds, a date on which to make the payment, consumer C's account number with the biller B (C-B account #), and biller B's BRN (biller reference number)”.
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By indicating the 'source of the funds' during the transaction there is a connection between personal financial information during the process taught by Kolling ('847) that is not present in my invention.

In regards to Claim 7, the terms 'bank account' and 'bank information' were intended to refer to the I/O device, which serve the purpose of separating personal financial information from the transaction.

In regards to Claims 10, 11, and 12, the original intent of the application has been clarified by the addition of limitations to the Claims.

3. I hereby declare that all statements made herein to my knowledge are true, that I fully understand all statements herein, and that all statements made on information and beliefs are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, and patent issuing thereon.

By: Karim Asani
Inventor: Karim Asani
Date: February 26, 2003